

CHAPTER 13 PLAN

Case No.: **17-81965**

Debtor(s): **Delois Roberts** SS#: **xxx-xx-6140** Net Monthly Earnings: **850.00**
 SS#: _____ Number of Dependents: **0**

I. Plan Payments:

(☒) Debtor(s) propose to pay direct a total of \$ **850.00** ☐ weekly ☐ bi-weekly ☐ semi-monthly ☒ monthly into the plan; or
 (☐) Payroll deduction Order: To _____ for
 \$ _____ ☐ weekly ☐ bi-weekly ☐ semi-monthly ☐ monthly.

Length of plan is **60** months, and the total debt to be paid through the plan is \$ **51,000.00**.

☒ Chapter 13 filing fees will be paid through the chapter 13 trustee assigned to the case.

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
-NONE-			

B. Total Attorney Fee: \$ **3,000.00** ; **\$319.00** paid pre-petition

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular Payment to be Paid (check box)	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months Included in Arrearage Amt.	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
Wells Fargo	\$86,787.80	<input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor \$813.00	August, 2017	\$9,652.00		9.63%	\$256.00

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments	Fixed Payment to Begin (Month/Year)
Nissan Motor Acceptance	\$218.00	\$22,369.63	\$21,866.00	\$0.00	2015 Nissan Altima	5.25%	\$505.00	

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
-NONE-				

IV. Special Provisions (check all applicable boxes):

- ☒ This is an original plan.
☐ This is an amended plan replacing plan dated **7/19/2017**.
☒ This plan proposes to pay unsecured creditors **ProRata** %.
☒ Other Provisions:

Special Intentions:

Title Max: Debtor is surrendering her interest in the 2005 Ford Explorer. Vehicle will be driven and paid for by 3rd party.

Attorney for Debtor Name/Address/Telephone #

John C. Larsen

**1733 Winchester Road
Huntsville, AL 35811**

Telephone # **256-859-3008**

Dated: **September 15, 2017**

/s/ Delois Roberts

Delois Roberts

Signature of Debtor

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the foregoing has been served upon all creditors listed on the matrix electronically or by depositing copies in the United States Mail, properly addressed and postage prepaid, on this the 15th day of September, 2017.

A copy was served electronically on Michele Hatcher, Chapter 13 Trustee, on this the 15th day of September, 2017.

/s/ John C. Larsen

abel Matrix for local noticing
126-8
ase 17-81965-CRJ13
ORTHERN DISTRICT OF ALABAMA
ecatur
ri Sep 15 11:03:30 CDT 2017

ase Card
ttn: Correspondence Dept
o Box 15298
ilmington, DE 19850-5298

anders McClarty
930 University Dr.
untsville, AL 35816-1804

issan
DB 660366
allas, TX 75266-0366

entagon Federal Cr Un
o Box 1432
lexandria, VA 22313-1432

erizon
y American InfoSource LP as agent
o Box 248838
lahoma City, OK 73124-8838

ells Fargo USA Holdings, Inc.
o Wells Fargo Bank, N.A. as servicer
ttn: Default Document Processing
000 Blue Gentian Road, N9286-01Y
agan MN 55121-7700

ichele T. Hatcher
apter 13 Trustee
.O. Box 2388
ecatur, AL 35602-2388

U. S. Bankruptcy Court
400 Well Street
P. O. Box 2775
Decatur, AL 35602-2775

Check 'n Go
C/O Real Time Resolutions, Inc.
PO Box 566027
Dallas, TX 75356-6027

Nelnet Loans
Nelnet Claims
Po Box 82505
Lincoln, NE 68501-2505

(p)NISSAN MOTOR ACCEPTANCE CORPORATION
LOSS RECOVERY
PO BOX 660366
DALLAS TX 75266-0366

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Verizon
by American Infosource LP
4515 N Santa Fe Ave.
Oklahoma City, OK 73118-7901

Delois Roberts
1155 Old Monrovia Road Apt. 5B
Huntsville, AL 35806-3511

Axcess Financial
7755 Montgomery Rd Ste 4
Cincinnati, OH 45236-4197

Comenity Bank/Lane Bryant
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218-2125

Nelnet on behalf of COAC
PO Box 16358
St. Paul, MN 55116-0358

OneMain Financial
P.O. Box 3251
Evansville, IN 47731-3251

(p)TMX FINANCE LLC FORMERLY TITLEMAX
15 BULL STREET
SUITE 200
SAVANNAH GA 31401-2686

Wells Fargo
PO Box 10335
Des Moines, IA 50306-0335

John C. Larsen
Larsen Law, P.C.
1733 Winchester Rd
Huntsville, AL 35811-9190

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

issan Motor Acceptance
ttn: Bankruptcy
900 Freeport Pkwy
rving, TX 75063

Portfolio Recovery Associates, LLC
P.O Box 41067
Norfolk, VA 23541

Title Max
11203 Memorial Parkway SW
Huntsville, AL 35803

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

d)Check n Go	End of Label Matrix	
/o Real Time Resolutions, Inc.	Mailable recipients	21
.O. Box 566027	Bypassed recipients	1
allas, TX 75356-6027	Total	22